



PTO/SB/21 (08-03)

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<b>TRANSMITTAL FORM</b>  (to be used for all correspondence after initial filing)	Application Number	09/818,708	
	Filing Date	March 27, 2001	
	First Named Inventor	Adelson	
	Art Unit	2171	
	Examiner Name	Nguyen, Cindy	
Total Number of Pages in This Submission	2	Attorney Docket Number	Hartford-Adelson-1

ENCLOSURES (Check all that apply)		
<input type="checkbox"/> Fee Transmittal Form	<input type="checkbox"/> Drawing(s)	<input type="checkbox"/> After Allowance communication to Technology Center (TC)
<input type="checkbox"/> Fee Attached	<input type="checkbox"/> Licensing-related Papers	<input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences
<input type="checkbox"/> Amendment/Reply	<input type="checkbox"/> Petition	<input type="checkbox"/> Appeal Communication to TC (Appeal Notice, Brief, Reply Brief)
<input type="checkbox"/> After Final	<input type="checkbox"/> Petition to Convert to a Provisional Application	<input type="checkbox"/> Proprietary Information
<input type="checkbox"/> Affidavits/declaration(s)	<input type="checkbox"/> Power of Attorney, Revocation Change of Correspondence Address	<input type="checkbox"/> Status Letter
<input type="checkbox"/> Extension of Time Request	<input type="checkbox"/> Terminal Disclaimer	<input checked="" type="checkbox"/> Other Enclosure(s) (please identify below):
<input type="checkbox"/> Express Abandonment Request	<input type="checkbox"/> Request for Refund	Statement of the Substance of the Interview to Final Office Action
<input type="checkbox"/> Information Disclosure Statement	<input type="checkbox"/> CD, Number of CD(s) _____	
<input type="checkbox"/> Certified Copy of Priority Document(s)	Remarks	
<input type="checkbox"/> Response to Missing Parts/Incomplete Application	Patent: Method and System for an On-Line-Like Account Processing and Management	
<input type="checkbox"/> Response to Missing Parts under 37 CFR 1.52 or 1.53		

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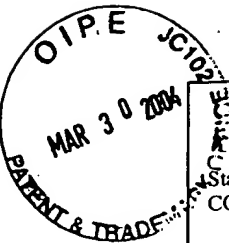
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SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT	
Firm or Individual name	Joseph R. Carvalko, Jr. Duane Morris LLP
Signature	
Date	March 30, 2004

CERTIFICATE OF TRANSMISSION/MAILING	
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Signature	Date

This collection of information is required by 37 CFR 1.5. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to 12 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

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63-31-04  
EV4075581US

2177  
Serial No. 09/818,708  
March 30, 2004

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<u>SHEILA Donnelly</u> Name of Person Mailing Paper	<u>March 30, 2004</u> <u>Sheila Donnelly</u> Date of Deposit Signature of Person Mailing Paper
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#14  
4-704

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

<b>In Re Patent Application</b>	: <b>Group Art Unit: 2171</b>
Adelson	:
<b>Serial Number: 09/818,708</b> ✓	: <b>Examiner: Nguyen, Cindy</b>
	:
<b>Filed: March 27, 2001</b>	: <b>Attn. Docket No.: Hartford-Adelson-1</b>
	:
<b>Title: Method and System for an</b>	: <b>Date: March 30, 2004</b>
On-Line-Like Account Processing	:
and Management	:

**MS After-Final**  
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**STATEMENT OF THE SUBSTANCE  
OF THE INTERVIEW  
TO FINAL OFFICE ACTION**

Sir/Madam:

Applicant received a written Interview Summary dated March 16, 2004 and received it by mail March 22, 2004, however it had responded to the Final Office Action March 18, 2004, and although it included the amendments discussed, it did not include the substance of the interview as required under MPEP Section 713.04. The substance of the interview lead to an agreement to the claims as amended and that the Applicant would file amendments after the final rejection, which it has. On March 8, 2004, prior to the interview, Examiner Cindy Nguyen was faxed a proposed amendment, a discussion of the prior art cited and a diagram illustrating the difference between the prior art Landry ( US 5956700) and Mamone et al. (US 4958291) and the current

patent application. The broadest claim, claim 1 was discussed. The amendments appear in the Amendment and Response to Final Office Action, and the outcome of the interview is set forth in the Interview Summary Form.

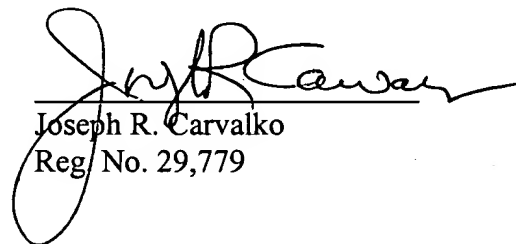
If the examiner believes that the prosecution of this matter may be advanced by a telephone call, the examiner is invited to contact applicant's attorney at the telephone number indicated below.

V. Fees

No fees are believed necessary for filing this election and response. However, the Commissioner for Patents is hereby authorized to charge any additional fees or credit any excess payment that may be associated with this communication to Duane Morris LLP deposit account 50-2061.

Respectfully submitted,

Dated: March 30, 2004

  
Joseph R. Carvalko  
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